

TABLE 1a

WHAT PREMIUMS AND COST-SHARING ARE APPLICABLE TO PROTOTYPE FAMILIES WITH INCOMES ABOVE 150 PERCENT OF THE FEDERAL POVERTY LEVEL UNDER SELECTED CHIP PLANS?

Profile	Annual average use (excludes well-child care)	Average annual cost		Applicable premiums and cost-sharing under selected CHIP plans ¹								
		Per unit (\$)	Total (\$)	VA O R	A Z	UT	ME MI	AL	CO	DE	MA	
											Access to employer coverage ²	No access to employer coverage
				Premiums								
				No No	N o	No	\$15 x 12 \$5 x 12	\$50/yea r	\$20 x 12	\$25 x 12	\$10 x 12	\$10 x 12
Cost-sharing												
Child with occasional cold or ear infection (composite #1)	Routine care:											
	2 MD visits	54, 36 ^a	90	0	0	\$10 x ₂	0	\$5 x 2	\$5 x 2	0	\$10 x 2	0
	(colds)	88 ^b	88	0	\$5	\$30	0	\$5	\$6	\$10	\$50	0
	1 ER visit (otitis)	16 ^c	48	0	0	\$4 x 3 ³	0	\$1 x 3 ⁴	\$3 x 3 ⁴	0	\$35 + \$5	0
	3 Rx drugs											
Child	Routine care:											

Source: Center for Health Services Research and Policy, 1999.

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		Per unit (\$)	Total (\$)	VA O R	A Z	UT	ME MI	AL	CO	DE	MA	
											Access to employer coverage ²	No access to employer coverage
				Premiums								
				No No	N o	No	\$15 x 12 \$5 x 12	\$50/yea r	\$20 x 12	\$25 x 12	\$10 x 12	\$10 x 12
Cost-sharing												
with cerebral palsy (composite #2)	2 MD visits (colds)	54, 36 ^a 88 ^b	90 88	0 0	0 \$5	\$10 x 2 \$30	0 0	\$5 x 2 \$5	\$5 x 2 \$6	0 \$10	\$10 x 2 \$50	0 0
	1 ER visit (otitis)	16 ^c	48	0 0	0 0	\$4 x 3 ³	0	\$1 x 3 ⁴	\$3 x 3 ⁴	0	\$35 + \$5	0
	3 Rx drugs											
	Care for condition:	54, 36 ^a _{x15} 16 ^c	594 256	0 0	0 0	\$10 x 16 50%(\$256-25%)	0 0	\$5 x 16 \$1 x 16 ⁴	\$5 x 16 \$3 x 16 ⁴	0 0	\$20 x 16 \$5 x 16	0 0
	16 MD visits	581 ^d _{/day}	2,905	0 0	0 0	10%(\$2,905-25%)	0 0	\$5 0	0 0	0 0	\$150 0	0 0
	16 Rx drugs	1,800 ^a	1,800	0 0	0 0	25%)	0 0	0 \$5	0 \$5	0 0	0 \$20	0 0
	1 5-day hosp.	120 ^a	120	0 0	0 0	0	0 0	\$5 \$5	\$5 \$5	0 0	\$20 \$20	0 0
		41 ^a	41	0 0	0 0	\$10	0	\$5	\$5	0	\$20	0

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		Per unit (\$)	Total (\$)	VA OR	AZ	UT	ME MI	AL	CO	DE	MA	
											Access to employer coverage ²	No access to employer coverage
											Premiums	
											No No	No o
Cost-sharing												
	stay, plus 1 surgery 1 pre-op MD visit 1 follow-up MD visit					\$10						
Child with severe	Routine care: 2 MD visits (colds) 1 ER visit	54, 36 ^a 88 ^b 16 ^c	90 88 48	0 0 0	0 \$5 0	\$10 x 2 \$30 \$4 x 3 ³	0 0 0	\$5 x 2 \$5 \$1 x 3 ⁴	\$5 x 2 \$6 \$3 x 3 ⁴	0 \$10 0	\$10 x 2 \$50 \$35 + \$5	0 0 0

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		Per unit (\$)	Total (\$)	VA O R	A Z	UT	ME MI	AL	CO	DE	MA	
											Access to employer coverage ²	No access to employer coverage
				Premiums								
				No No	N o	No	\$15 x 12 \$5 x 12	\$50/yea r	\$20 x 12	\$25 x 12	\$10 x 12	\$10 x 12
Cost-sharing												
diabetes (composite #3)	(otitis)											
	3 Rx drugs	54, 36 ^a _{x15}	594	0	0	\$10 x 16	0	\$5 x 16	\$5 x 16	0	\$20 x 16	0
	Care for	16 ^c	256	0	0	50%(\$256-25%)	0	\$1 x 16 ⁴	\$3 x 16 ⁴	0	\$5 x 16	0
	condition:	581 ^d _{/day}	2,905	0	0	10%(\$2,905-	0	\$5	0	0	\$150	0
	16 MD visits	1,800 ^a	1,800	0	0	25%)	0	0	0	0	0	0
	16 Rx drugs	120 ^a	120	0	0	0	0	\$5	\$5	0	\$20	0
1 5-day hosp. stay, plus 1 surgery	41 ^a	41	0	0	\$10 \$10	0	\$5 \$5	\$5 \$5	0 0	\$20 \$20	0 0	

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Profile	Annual average use (excludes well-child care)	Average annual cost		Applicable premiums and cost-sharing under selected CHIP plans ¹								
		Per unit (\$)	Total (\$)	VA O R	A Z	UT	ME MI	AL	CO	DE	MA	
											Access to employer coverage ²	No access to employer coverage
											Premiums	
											No No	No o
Cost-sharing												
	1 pre-op MD visit 1 follow-up MD visit											
Child with catastrophic injury (compos	Routine care:											
	2 MD visits	54, 36 ^a	90	0	0	\$10 x 2	0	\$5 x 2	\$5 x 2	0	\$10 x 2	0
	(colds)	88 ^b	88	0	\$5	\$30	0	\$5	\$6	\$10	\$50	0
	1 ER visit (otitis)	16 ^c	48	0	0	\$4 x 3 ³	0	\$1 x 3 ⁴	\$3 x 3 ⁴	0	\$35 + \$5	0
	3 Rx drugs	581 ^d /day	2,905	0	0	10%(\$2,905-	0	\$5	0	0	\$150	0

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Profile	Annual average use (excludes well-child care)	Average annual cost		Applicable premiums and cost-sharing under selected CHIP plans ¹									
		Per unit (\$)	Total (\$)	VA O R	A Z	UT	ME MI	AL	CO	DE	MA		
											Access to employer coverage ²	No access to employer coverage	
				Premiums									
				No No	N o	No	\$15 x 12 \$5 x 12	\$50/yea r	\$20 x 12	\$25 x 12	\$10 x 12	\$10 x 12	
Cost-sharing													
ite #4)	Care for	3,276 ^a	3,276	0	0	25%)	0	0	0	0	0	0	0
	condition:	120 ^a	120	0	0	0	0	\$5	\$5	0	\$20	0	0
	1 5-day hosp.	41 ^a	41	0	0	\$10	0	\$5	\$5	0	\$20	0	0
	stay,	16 ^c	16	0	0	\$10	0	\$1 ⁴	\$3 ⁴	0	\$5	0	0
	plus 1 surgery	14 ^e	28	0	0	\$4 ³	0	\$5 x 2	\$28	\$28	\$5 x 2	0	0
	1 pre-op MD	230 ^f	460	0	0	0	0	0	\$460	\$460	\$320 x 2	0	0
	visit					20%(\$460-25%)							
	1 follow-up MD												
visit													
1 Rx drug													
2 dental visits													

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		Per unit (\$)	Total (\$)	VA O R	A Z	UT	ME MI	AL	CO	DE	MA		
											Access to employer coverage ²	No access to employer coverage	
				Premiums									
				No No	N o	No	\$15 x 12 \$5 x 12	\$50/yea r	\$20 x 12	\$25 x 12	\$10 x 12	\$10 x 12	
				Cost-sharing									
	2 crowns												

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Profile	Annual average use (excludes well-child care)	Average annual cost		Applicable premiums and cost-sharing under selected CHIP plans ¹																
		Per unit (\$)	Total (\$)	VA O R	A Z	UT	ME MI	AL	CO	DE	MA									
											Access to employer coverage ²	No access to employer coverage								
											Premiums									
											No No	N o	No	\$15 x 12 \$5 x 12	\$50/yea r	\$20 x 12	\$25 x 12	\$10 x 12	\$10 x 12	
Cost-sharing																				
Child with serious mental illness (composite #5)	<u>Routine care:</u>																			
	2 MD visits	54, 36 ^a	90	0	0	\$10 x 2	0	\$5 x 2	\$5 x 2	0	\$10 x 2	0								
	(colds)	88 ^b	88	0	\$5	\$30	0	\$5	\$6	\$10	\$50	0								
	1 ER visit	16 ^c	48	0	0	\$4 x 3 ³	0	\$1 x 3 ⁴	\$3 x 3 ⁴	0	\$35 + \$5	0								
	(otitis)																			
	3 Rx drugs																			
		131,	1,646	0	0	50%(\$1,646-	0	0	0	0	\$20 x 16	0								
	<u>Care for</u>	101 _{x15} ^a	1,646	0	0	25%)	0	0	0	0	\$10 x 16	0								
	<u>condition:</u>	131,	256	0	0	0	0	\$1 x 16 ⁴	\$3 x 16 ⁴	0	\$5 x 16	0								
	16 outpt. MH visits	101 _{x15} ^a	2,324	0	0	50%(\$256-25%)	0	0	0	0	\$150	0								
16 outpt. SA visits	16 ^c				10%(\$2,324-25%)															
16 Rx drugs	581 _{/day} ^d																			
1 4-day MH stay																				
<u>Source:</u> Center for Health Services Research and Policy, 1999.																				
35																				

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Profile	Annual average use (excludes well-child care)	Average annual cost		Applicable premiums and cost-sharing under selected CHIP plans ¹									
		Per unit (\$)	Total (\$)	VA O R	A Z	UT	ME MI	AL	CO	DE	MA		
											Access to employer coverage ²	No access to employer coverage	
											Premiums		
											No No	No o	No
Cost-sharing													
Child with congenital heart defect (actual case)	<u>Routine care:</u>												
	2 MD visits*	54, 36 ^a	90	0	0	\$10 x 2	0	\$5 x 2	\$5 x 2	0	\$10 x 2	0	
	2 Rx drugs*	3.95 ^g	7.90	0	0	\$4 x 2 ³	0	\$1 x 2 ⁴	\$3 x 2 ⁴	0	\$7.90	0	
	1 ER visit**	88 ^b	88	0	\$5	\$30	0	\$5	\$6	\$10	\$50	0	
	1 Rx drug**	25.16 ^g	25.16	0	0	\$4 x 1 ³	0	\$1 ⁴	\$3 ⁴	0	\$25.16	0	
	1 MD visit**	36 ^a	36	0	0	\$10	0	\$5	\$5	0	\$10	0	
	* (otitis media) * * (pneumonia)												
Care for													

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		Per unit (\$)	Total (\$)	VA OR	AZ	UT	ME MI	AL	CO	DE	MA	
											Access to employer coverage ²	No access to employer coverage
											Premiums	
											No No	No o
Cost-sharing												
	condition:	110, 50 ^a	160	0	0	\$10 x 2	0	\$5 x 2	\$5 x 2	0	\$20 x 2	0
	2 MD visits	36 ^a	36	0	0	\$10	0	\$5	\$5	0	\$10	0
	(cardiol.)	120 ^a	240	0	0	\$10 x 2	0	\$5 x 2	\$5 x 2	0	\$20 x 2	0
	1 MD visit	24,047.4	24,047.	0	0	10%(\$24,047.49-	0	\$5	0	0	\$150	0
	(ped.)	9	49	0	0	25%)	0	0	0	0	0	0
	2 MD visits	17,785	17,785	0	0	0	0	\$1 ⁴	\$3 ⁴	0	\$1.94 + \$5	0
	(surg.)	4.68 ^g	4.68	0	0	\$4 ³	0	\$5	\$5	0	\$20	0
	1 5-day hosp. stay,	120 ^a	120	0	0	\$10	0	\$5	\$5	0	\$20	0
	plus 1 surgery	41 ^a	41			\$10						
	1 Rx drug											

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		Per unit (\$)	Total (\$)	VA OR	AZ	UT	ME MI	AL	CO	DE	MA	
											Access to employer coverage ²	No access to employer coverage
				Premiums								
				No No	No o	No	\$15 x 12 \$5 x 12	\$50/yea r	\$20 x 12	\$25 x 12	\$10 x 12	\$10 x 12
Cost-sharing												
	1 pre-op MD visit 1 follow-up MD visit											

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References

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1. Information comes from various sources, including: Health Care Financing Administration. (1998) Fact sheets. At <http://www.hcfa.gov/init/chpa-map.htm>; National Governors' Association. (1998) Implementation of the State Children's Health Insurance Program Title XXI At <http://www.nga.org/MCH/ImplementationMatrix.pdf>; National Association of State Medicaid Directors. (1998) Detailed, state-by-state descriptions of CHIP plans At <http://medicaid.apwa.org/chippage.htm>; Families U.S.A. (1998) Premiums and cost-sharing proposed by States under Title XXI, the new Children's Health Insurance Program At <http://www.familiesusa.org/premium.htm>; Riley, T., and Pernice, C. (1998) How are States implementing Children's Health Insurance Plans? Portland, ME: National Academy for State Health Policy; CHPR telephone conversations with State officials, September-October 1998.
 2. Uses the GWU Health Plan's Standard HMO Option as an example of employer coverage to illustrate the type of cost-sharing that could be required under such coverage. This policy includes a \$35 per family deductible for pharmaceutical services and an annual cost-sharing cap, which varies by region and excludes durable medical equipment and substance abuse inpatient expenses (however, for the purpose of this exercise, expenditures for premiums and cost-sharing for services covered under the plan are counted toward the cumulative maximum, which is capped at five percent of income).
 3. Assumes the use of prescription drugs on approved list (a coinsurance rate of 50 percent of allowed amount applies to unapproved drugs).
 4. Assumes the use of generic prescription drugs (brand names are \$3 in Alabama and \$5 in Colorado).
 - a. Kirchner, M. (1990) Where do your fees fit in? Medical Economics, pp. 76-105, October 1.
 - b. Federal Register. (1998) Vol. 63, No. 211, pp. 58596-58897, November 2 (Total physician payment for selected procedures under Medicare)
 - c. Hong, S.H., and Shepherd, M.D. (1996) Outpatient prescription drug use by children enrolled in five drug benefit plans. Clinical Therapeutics, Vol. 18, No.3, pp. 528-545.
 - d. Newacheck, P.W., and Taylor, W.R. Childhood chronic illness: Prevalence, severity, and impact. American Journal of Public Health, Vol. 82, No. 3, pp. 364-371.
 - e. Complete schedule of dental allowances, Standard Option Blue Cross and Blue Shield Service Benefit Plan, Federal Employees Health Benefits Program, 1999.
 - f. 1999 Summary of Maryland State Employees Health Benefits.
 - g. Parent-reported information (including bills).